

Exhibit 81

GUARANTY

In consideration of Parkwood ("Landlord") entering into a certain Rental Agreement on or about May 1, 2000, for the lease of the premises known as Parkwood with Nawaf Al Hazmi And Khalid Al Mihdhar ("Resident"), Omar Bayaemi ("Guarantor") does hereby agree to guarantee unconditionally to Landlord, its successors or assigns, prompt payment by Resident of the rent, late charges, and all other charges, expenses and costs of every kind and nature, which are or may be due now or in the future to Landlord pursuant to the terms of the Rental Agreement in the manner and at the time prescribed therein, and the complete and timely performance, satisfaction and observation of the terms and conditions of the Rental Agreement, rules and regulations and related obligations arising by reason of the Rental Agreement required to be performed, satisfied or observed by the Resident ("Guaranty").

This Guaranty shall not be affected by any deviation from or alteration of the terms covenants or conditions of the Rental Agreement or by any permitted assignment or subletting of all or any part of the interest of Resident in the Rental Agreement. This Guaranty shall not be released, extinguished, modified or in any way affected by failure on the part of Landlord to enforce any or all of the rights or remedies of Landlord whether pursuant to the terms of said Rental Agreement or at law or in equity.

This Guaranty is a continuing one and shall terminate only upon payment by Resident of all the rent and other sums due under said Rental Agreement and upon performance by Resident of all duties and obligations contained in the Rental Agreement. This Guaranty extends to any and all liability which the Resident has or may have to the Landlord by reason of matters occurring before the signing of the Rental Agreement by the parties or commencement of the terms of the Rental Agreement or by matters occurring after the expiration of the term of the Rental Agreement by reason of removal of Resident property, surrender of possession or other matters.

The undersigned waives notice (a) of any default by Resident (i) in payment by Resident of any of the rent or other sums hereby guaranteed (ii) in the complete and timely performance, satisfaction and observation of the terms and conditions of the Rental Agreement, rules and regulations and related obligations arising by reason of the Rental Agreement, required to be performed, satisfied or observed by the Resident; (b) of acceptance by Landlord of this Guaranty.

The Guarantor consents that Landlord may without notice to Guarantor from time to time extend the time for performance or otherwise modify, alter, or change the Rental Agreement in any or all of its provisions thereof and may extend the time for payment of the rent and all other sums hereby guaranteed and may compromise, settle or otherwise release Resident from full performance hereunder and may receive and accept notes, checks and other instruments for the payment of money made by Resident and agree to extensions and renewals thereon without in any way releasing or discharging the Guarantor of its obligations under this Guaranty. Notice of presentment of any such note and/or notice of default in the payment thereof and/or protest or notice of protest thereof is expressly waived by Guarantor.

The liability of the Guarantor is direct, immediate, absolute, continuing, unconditional and unlimited. The Landlord cannot be required to pursue any remedies Landlord may have against the Resident or against any security deposit or other collateral as a condition to enforcement of this Guaranty. Nor shall the Guarantor be discharged or released by reason of discharge or release of the Resident for any reason, including a discharge in bankruptcy, receivership or other proceeding, a disaffirmation or representative in bankruptcy, a stay or other enforcement restriction, or any other reduction, modification, impairment or imitation of the liability of the Resident or remedy of the Landlord. The Guarantor assumes all responsibility for being and keeping itself informed of resident's financial condition and assets, and of all other circumstances bearing upon the risk or nonperformance by Resident under the Rental Agreement. The Guarantor agrees that Landlord shall have no duty to advise the Guarantor of information known to it regarding such circumstances or risk.

The Guarantor subordinates any and all claims which the Guarantor has or may have against the Resident by reason of subrogation for payments or performances under this Guaranty or claims for any reason or cause. The Guarantor agrees not to assert any claims by reason of subordination under this Guaranty, until such time as the payment and other obligations of the Resident to the Landlord are fully satisfied and discharged.

In the event any action should be commenced by Landlord against the Guarantor to enforce any of the terms or conditions of this Guaranty, Landlord shall be entitled to recover from the Guarantor hereunder, in any action in which it shall prevail, its reasonable attorney's fees as well, as all costs awarded by the court.

This Guaranty shall insure to the benefit of Landlord, its successors and assigns, and shall bind the successors, legal representatives and heirs of the Guarantor.

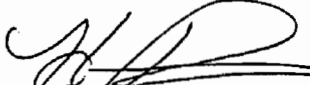
Nothing contained herein, shall be construed as creating a landlord/tenant relationship between Landlord and Guarantor. Guarantor is not granted or entitled to any possessory interest in the premises.

Venue for any action or proceeding arising out of this Guaranty shall be in San Diego County in the State of California. This Guaranty shall be governed by and interpreted under the laws of and endorsed in the courts of the State of California, County of San Diego.

NOTICE: GUARANTOR'S OBLIGATIONS HEREUNDER EXTEND TO BUT ARE NOT LIMITED TO, ALL RENEWALS OF THE ORIGINAL LEASE TERM AND MONTH TO MONTH EXTENSIONS AND INCLUDES DAMAGES THAT OCCUR AS A RESULT OF RESIDENT WRONGFULLY HOLDING OVER, COMMITTING WASTE, ABANDONING PERSONAL PROPERTY AND ANY OTHER COSTS AND EXPENSES INCURRED BY LANDLORD UNTIL THE TENANCY IS TERMINATED.

IN WITNESS WHEREOF, the undersigned Guarantor has executed this Guaranty on February 5, 2000.


Resident - Nawaf Al Hazmi And Khalid Al Mihdhar


Guarantor - Omar Bayaemi


Community Manager